

100227 62692001

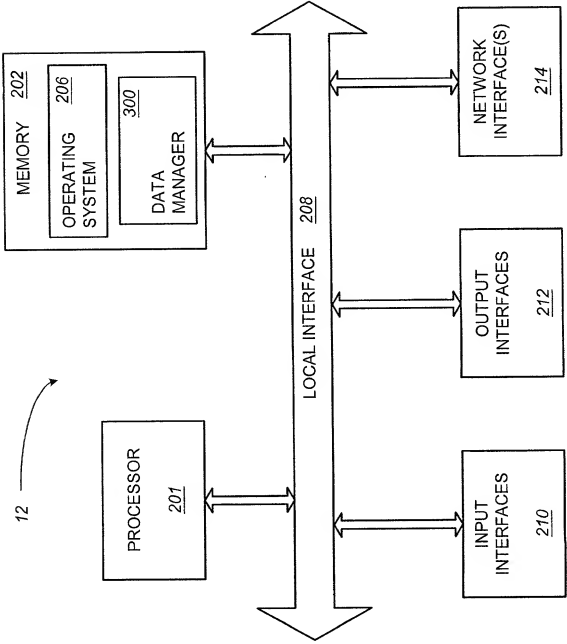


FIG. 2

100221 62692001

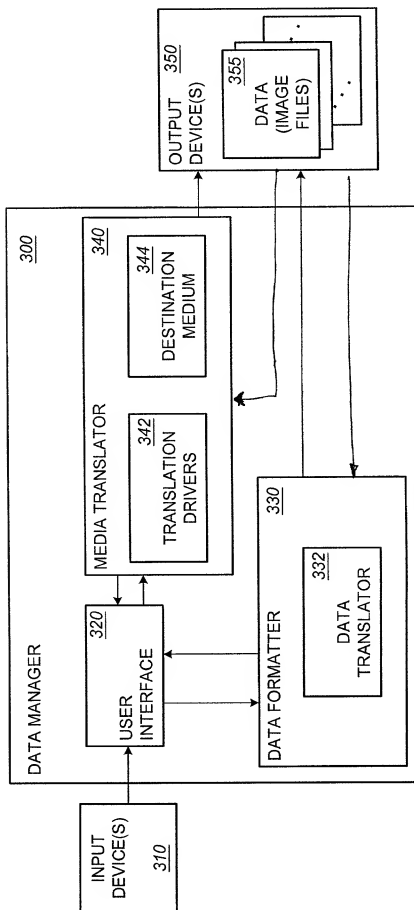


FIG. 3

FEE ORIGINATION MODEL

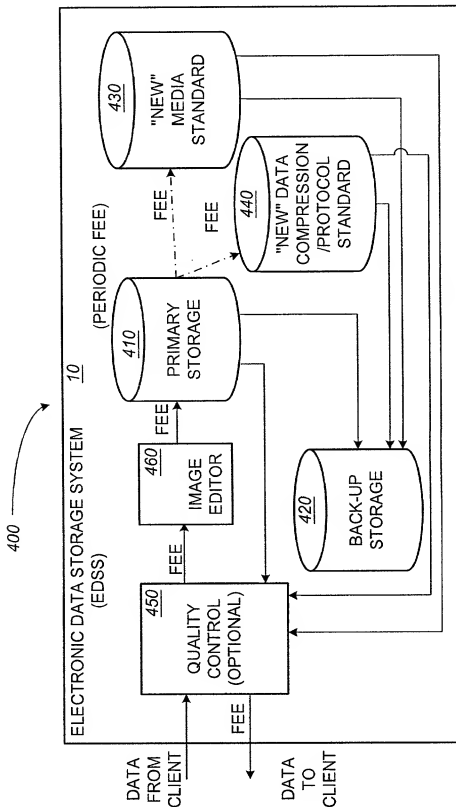


FIG. 4

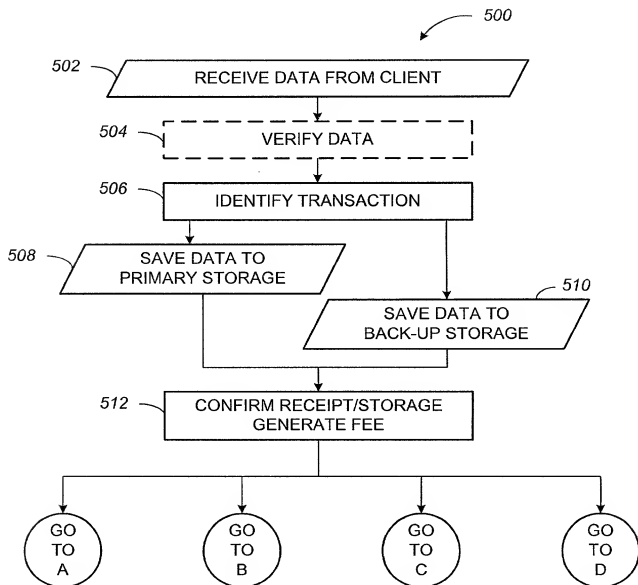


FIG. 5A

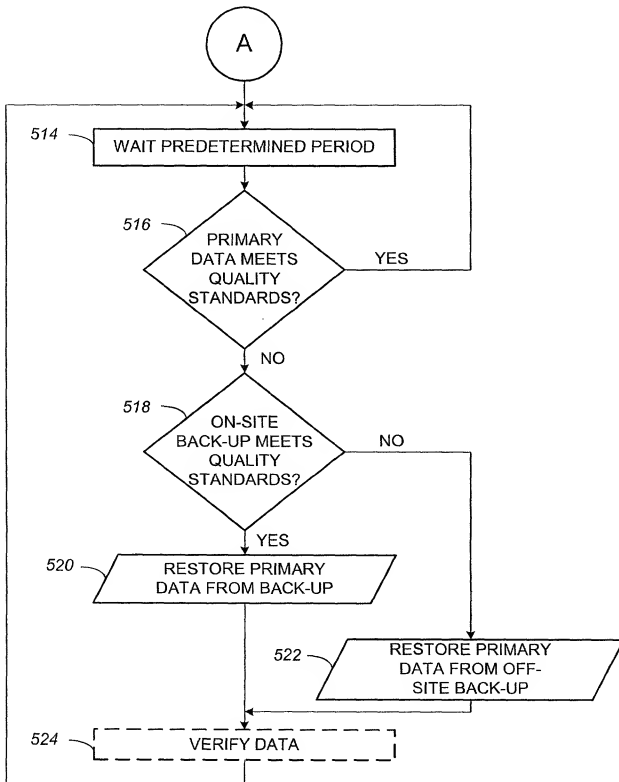


FIG. 5B

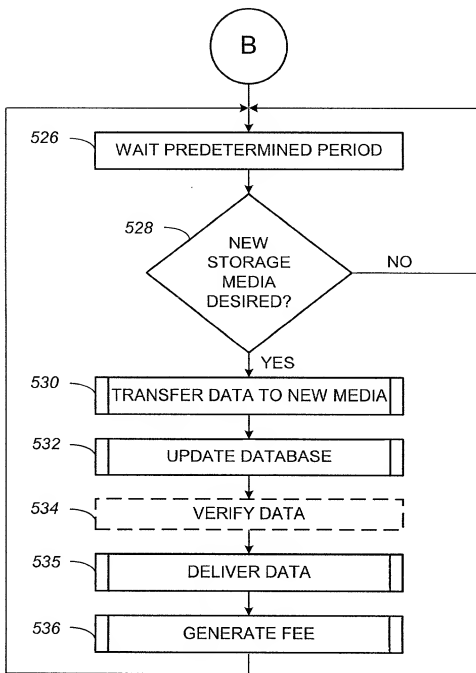


FIG. 5C

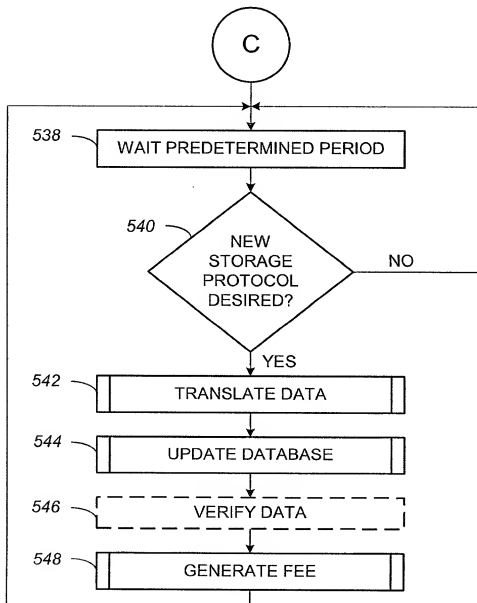


FIG. 5D

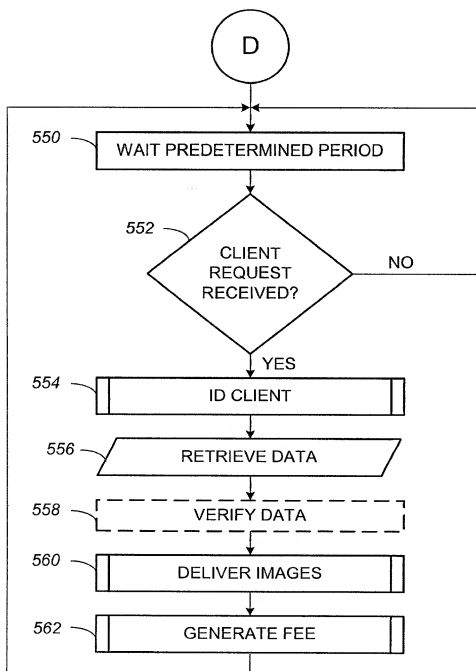


FIG. 5E